Certificate Number: 12433-OHN-DE-027015919

Bankruptcy Case Number: 15-13735



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 26, 2016</u>, at <u>1:58</u> o'clock <u>PM EST</u>, <u>Denise E. Leavitt</u> completed a course on personal financial management given <u>by internet</u> by <u>Solid Start Financial Education Services</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Northern District of Ohio</u>.

Date: February 26, 2016 By: /s/Laura Gannon

Title: Teacher

Name: Laura Gannon